

03-10-04

GAU 2164

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M A R 0 9 2004

PTO/SB/21 (6/98)

Approved for use through 9/30/2000. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM

(To be used for all correspondence after initial filing)

Total Number of Pages in this Submission:

Application No.

09/901,954

Filing Date

July 10, 2001

First Named Inventor

Templeton

Group Art Unit

2164

Examiner Name

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GROUP 3600

Attorney Docket No.

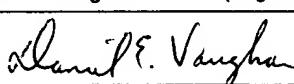
PAY00-003

ENCLOSURES (check all that apply)

| | | |
|--|--|--|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Assignment Papers for an application | <input type="checkbox"/> After-Allowance Communication to Group |
| <input type="checkbox"/> Fee attached | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input type="checkbox"/> Amendment/Response | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavit/Declaration(s) | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Power of Attorney by Assignee, with Revocation of Former Powers | <input checked="" type="checkbox"/> Additional Enclosure(s): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Change of Correspondence Address | <input checked="" type="checkbox"/> Return Receipt Postcard |
| <input checked="" type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> Terminal Disclaimer | <input type="checkbox"/> Check for \$ _____ |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> Small Entity Statement | <input checked="" type="checkbox"/> 22 References |
| <input type="checkbox"/> Response to Missing Parts Notice/Incomplete Application | <input type="checkbox"/> Request for Refund | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

Remarks:

SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

| | | | |
|-----------|---|-----------|---------------|
| Name | Daniel E. Vaughan (Registration No. 42,199) | Date | March 9, 2004 |
| Signature |  | Telephone | 650/474-1973 |
| Address | 702 Marshall Street, Suite 310, Redwood City, CA 94063 | Facsimile | 650/474-1976 |

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U. S. Postal Service as Express Mail (No. EL 978 246 669 US) or First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313 on: March 9, 2004

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| Type or Printed Name | Daniel E. Vaughan | Signature |  |
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Attorney Docket No.: PAY00-003

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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Templeton, *et al.*
Application No. : 09/901,954
Filed : July 10, 2001
Docket : PAY00-003
Title : System and Method for Verifying a Financial Instrument

Group/Art Unit : 2164
Examiner :

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

(New Application) Copies of each listed publication and U.S. and foreign patent, except for pending U.S. applications, are submitted herewith, along with a concise explanation of information in a foreign language (if any).

(Continuation Application) The listed references were cited by the Applicant(s) or Examiner in the parent application, U.S. Serial No. _____, filed on _____.

Pursuant to 37 C.F.R. § 1.98(d), copies of these items are not enclosed but may be found in the file history of the parent application.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.



37 C.F.R. § 1.97(b). No fee is believed due, because (check all that apply):

- (1) It is being filed within 3 months of the application filing date; OR
- (2) It is being filed within 3 months of entry of a national stage; OR
- (3) It is being filed before the mailing date of the first Office Action on the merits.



37 C.F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:

- a certification as specified in 37 C.F.R. § 1.97(e) is provided below; or
- a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.



37 C.F.R. § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue fee, then:

- a certification as specified in § 1.97(e) is completed below; and
- a petition under 37 C.F.R. § 1.97(d) requesting consideration of this statement is submitted herewith; and
- a fee of \$130.00 as set forth in § 1.17(i) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.



Statement under 37 C.F.R. § 1.97(e). I hereby certify that either: each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the information disclosure statement; or no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement:

Signature: _____ Date: _____
Daniel E. Vaughan (Reg. No. 42,199)

Respectfully submitted,

Date: March 9, 2004

By: 
Daniel E. Vaughan (Reg. No. 42,199)

PARK, VAUGHAN & FLEMING LLP
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Substitute for form 1449A/PTO
**INFORMATION DISCLOSURE
 STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1 Attorney Docket No. PAY00-003

Complete if Known

| | |
|----------------------|-----------------|
| Application Number | 09/901,954 |
| Filing Date | July 10, 2001 |
| First Named Inventor | James Templeton |
| Group Art Unit | 2164 |
| Examiner Name | |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|-----------------------|----------------------|-----------------------------------|---|--|
| Examiner Initials* | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY |
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GROUP 3600

FOREIGN PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear | T ⁶ |
|--------------------|-----------------------|-------------------------|---------------------|-----------------------------------|---|--|--|----------------|
| | | Office ³ | Number ⁴ | Kind Code ⁵ (if known) | | | | |
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| Examiner Signature | Date Considered |
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¹Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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